

<i>SERFF Tracking Number:</i>	<i>PRLC-127701072</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Principal Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49991</i>
<i>Company Tracking Number:</i>	<i>GP 57545</i>		
<i>TOI:</i>	<i>A03G Group Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03G.002 Flexible Premium</i>
<i>Product Name:</i>	<i>GP 57545</i>		
<i>Project Name/Number:</i>	<i>GP 57545/GP 57545</i>		

## Filing at a Glance

Company: Principal Life Insurance Company

Product Name: GP 57545

SERFF Tr Num: PRLC-127701072 State: Arkansas

TOI: A03G Group Annuities - Deferred Variable SERFF Status: Closed-Approved-  
Closed State Tr Num: 49991

Sub-TOI: A03G.002 Flexible Premium

Co Tr Num: GP 57545

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Joel Sungren, Karla  
Waldron

Disposition Date: 10/13/2011

Date Submitted: 10/10/2011

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: GP 57545

Status of Filing in Domicile: Authorized

Project Number: GP 57545

Date Approved in Domicile: 08/29/2011

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Employer, Trust

Overall Rate Impact:

Filing Status Changed: 10/13/2011

State Status Changed: 10/13/2011

Deemer Date:

Created By: Karla Waldron

Submitted By: Karla Waldron

Corresponding Filing Tracking Number:

Filing Description:

No part of this filing contains any unusual or possibly controversial items from normal company or industry standards, except as clearly described in this letter.

Recently, we notified the Iowa Insurance Division of our intention to merge Principal Disciplined LargeCap Blend Separate Account into Principal Capital Appreciation Separate Account.

We are submitting the following endorsements to add Principal Capital Appreciation Separate Account to a Separate Account rider under the contract for clients whose contracts do not contain Principal Capital Appreciation Separate

<i>SERFF Tracking Number:</i>	<i>PRLC-127701072</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>GP 57545/GP 57545</i>		

Account:

Endorsement Form Number To be used with the following Group Annuity Contract

GP 57545 GP A 5950 & GP A 5954  
 GP 57546 GPA 5990  
 GP 57547 GPA 5913-2, GPA 5914-3, GPA 5939-2,  
     GP A 5955 & GP A 5955-1  
 GP 57548 GPA 5913-2, GPA 5914-3, GPA 5939-2,  
     GP A 5955 & GP A 5955-1  
 GP 57549 GPA 5997 & GPA 5997-1

Since clients can have more than one Separate Account rider, we have identified the applicable Separate Account rider by referencing Principal Disciplined LargeCap Blend Separate Account. Principal Capital Appreciation Separate Account is added to the other provisions of the rider where applicable.

At some time in the future, it may be necessary for us to change the format, fonts, page breaks, etc. in these forms in order to accommodate new technology or new printing equipment. We reserve the right to make these types of changes without re-filing as long as there is no change in the text of these forms. However, any such accommodation will not result in the use of a font or type style or size which would violate any state law or regulation.

## Company and Contact

### Filing Contact Information

Ellen Tanner,	tanner.ellen@principal.com
710 9th St	800-543-4015 [Phone] 59914 [Ext]
Des Moines, IA 50309	515-235-1953 [FAX]

### Filing Company Information

Principal Life Insurance Company	CoCode: 61271	State of Domicile: Iowa
711 High Street	Group Code: 332	Company Type:
Des Moines, IA 50309	Group Name:	State ID Number:
(515) 246-7517 ext. [Phone]	FEIN Number: 42-0127290	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$250.00

*SERFF Tracking Number:*      *PRLC-127701072*      *State:*      *Arkansas*  
*Filing Company:*      *Principal Life Insurance Company*      *State Tracking Number:*      *49991*  
*Company Tracking Number:*      *GP 57545*  
*TOI:*      *A03G Group Annuities - Deferred Variable*      *Sub-TOI:*      *A03G.002 Flexible Premium*  
*Product Name:*      *GP 57545*  
*Project Name/Number:*      *GP 57545/GP 57545*  
**Retaliatory?**      **No**  
**Fee Explanation:**  
**Per Company:**      **No**

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Principal Life Insurance Company	\$250.00	10/10/2011	52645601

<i>SERFF Tracking Number:</i>	<i>PRLC-127701072</i>	<i>State:</i>	<i>Arkansas</i>
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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved-Closed	Linda Bird	10/13/2011	10/13/2011

<i>SERFF Tracking Number:</i>	<i>PRLC-127701072</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>GP 57545/GP 57545</i>		

## Disposition

Disposition Date: 10/13/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>PRLC-127701072</i>	<i>State:</i>	<i>Arkansas</i>
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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		No
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Form</b>	Separate Account Enhanced Rider		Yes
	Endorsement - 2011		
<b>Form</b>	Separate Account Enhanced Rider		Yes
	Endorsement - 2011		
<b>Form</b>	Separate Account Enhanced Rider		Yes
	Endorsement - 2011		
<b>Form</b>	Separate Account Enhanced Rider		Yes
	Endorsement - 2011		
<b>Form</b>	Separate Account Enhanced Rider		Yes
	Endorsement - 2011		

SERFF Tracking Number: PRLC-127701072 State: Arkansas  
Filing Company: Principal Life Insurance Company State Tracking Number: 49991  
Company Tracking Number: GP 57545  
TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium  
Product Name: GP 57545  
Project Name/Number: GP 57545/GP 57545

## Form Schedule

### Lead Form Number: GP 57545

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	GP 57545	Policy/Cont Separate Account ract/Fratern Enhanced Rider al Endorsement - 2011 Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	GP 57545.pdf
	GP 57546	Policy/Cont Separate Account ract/Fratern Enhanced Rider al Endorsement - 2011 Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	GP 57546.pdf
	GP 57547	Policy/Cont Separate Account ract/Fratern Enhanced Rider al Endorsement - 2011 Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	GP 57547.pdf
	GP 57548	Policy/Cont Separate Account ract/Fratern Enhanced Rider al Endorsement - 2011 Certificate:	Initial		0.000	GP 57548.pdf

SERFF Tracking Number:	PRLC-127701072	State:	Arkansas
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TOI:	A03G Group Annuities - Deferred Variable	Sub-TOI:	A03G.002 Flexible Premium
Product Name:	GP 57545		
Project Name/Number:	GP 57545/GP 57545		

	Amendmen t, Insert Page, Endorseme nt or Rider			
GP 57549	Policy/Cont Separate Account ract/Fratern Enhanced Rider al Endorsement - 2011 Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	0.000	GP 57549.pdf



## Principal Life Insurance Company

### Separate Account Enhanced Rider Endorsement - 2011

This endorsement is made a part of the contract to which it is attached. All terms defined in the contract have the same meaning where used in this endorsement. Principal Disciplined LargeCap Blend Separate Account is merging into Principal Capital Appreciation Separate Account. The purpose of this endorsement is to add Principal Capital Appreciation Separate Account to the Separate Account rider to this contract which includes Principal Disciplined LargeCap Blend Separate Account.

- A. The following Separate Account is added, where needed, to the list of Separate Accounts contained on page one of the above referenced Separate Account rider:

Principal Capital Appreciation Separate Account

- B. The following Separate Account description is added, where needed, to Section A. of the above referenced Separate Account rider:

**Principal Capital Appreciation Separate Account.** Principal Capital Appreciation Separate Account invests in a mutual fund that invests primarily in the common stocks of small, medium and large-capitalization companies. The mutual fund may also invest in REIT securities and below-investment-grade fixed-income securities. The Separate Account may also invest directly in the investments previously described or in some other type of investments that maintains the investments previously described.

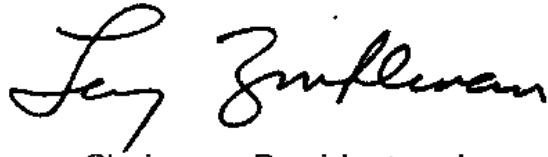
- C. This Separate Account is added to the Table of Separate Account Features, where needed, as follows:

Separate Account	Current Annual Management Fee Percentage	Maximum Annual Management Fee Percentage	Maximum Number of Days Allowed to Defer Transfers or Payments
Principal Capital Appreciation Separate Account	1.51 <sup>2</sup>	3.00	270

<sup>2</sup> This charge does not include Management Fees of any underlying mutual funds. Please see the appropriate prospectuses of such underlying mutual funds for such charges.

The effective date of this endorsement is the later of (i) the date this endorsement has been approved for use in the state of delivery, or (ii) October 14, 2011.

PRINCIPAL LIFE INSURANCE COMPANY

A handwritten signature in black ink, appearing to read "Jay Zimmler". The signature is fluid and cursive, with the first name "Jay" and last name "Zimmler" clearly distinguishable.

Chairman, President and  
Chief Executive Officer

## Principal Life Insurance Company

### Separate Account Enhanced Rider Endorsement - 2011

This endorsement is made a part of the contract to which it is attached. All terms defined in the contract have the same meaning where used in this endorsement. Principal Disciplined LargeCap Blend Separate Account is merging into Principal Capital Appreciation Separate Account. The purpose of this endorsement is to add Principal Capital Appreciation Separate Account to the Separate Account rider to this contract which includes Principal Disciplined LargeCap Blend Separate Account.

- A. The following Separate Account is added, where needed, to the list of Separate Accounts contained on page one of the above referenced Separate Account rider:

Principal Capital Appreciation Separate Account

- B. The following Separate Account description is added, where needed, to Section A. of the above referenced Separate Account rider:

**Principal Capital Appreciation Separate Account.** Principal Capital Appreciation Separate Account invests in a mutual fund that invests primarily in the common stocks of small, medium and large-capitalization companies. The mutual fund may also invest in REIT securities and below-investment-grade fixed-income securities. The Separate Account may also invest directly in the investments previously described or in some other type of investments that maintains the investments previously described.

- C. This Separate Account is added to the Table of Separate Account Features, where needed, as follows:

Separate Account	Current Annual Management Fee Percentage	Maximum Annual Management Fee Percentage	Maximum Number of Days Allowed to Defer Transfers or Payments
Principal Capital Appreciation Separate Account	0.31 <sup>2</sup>	2.00	270

<sup>2</sup> This charge does not include Management Fees of any underlying mutual funds. Please see the appropriate prospectuses of such underlying mutual funds for such charges.

The effective date of this endorsement is the later of (i) the date this endorsement has been approved for use in the state of delivery, or (ii) October 14, 2011.

PRINCIPAL LIFE INSURANCE COMPANY

A handwritten signature in black ink, appearing to read "Jay Zinfman". The signature is fluid and cursive, with the first name "Jay" and last name "Zinfman" clearly distinguishable.

Chairman, President and  
Chief Executive Officer

## Principal Life Insurance Company

### Separate Account Enhanced Rider Endorsement - 2011

This endorsement is made a part of the contract to which it is attached. All terms defined in the contract have the same meaning where used in this endorsement. Principal Disciplined LargeCap Blend Separate Account is merging into Principal Capital Appreciation Separate Account. The purpose of this endorsement is to add Principal Capital Appreciation Separate Account to the Separate Account rider to this contract which includes Principal Disciplined LargeCap Blend Separate Account.

- A. The following Separate Account is added, where needed, to the list of Separate Accounts contained on page one of the above referenced Separate Account rider:

Principal Capital Appreciation Separate Account

- B. The following Separate Account description is added, where needed, to Section A. of the above referenced Separate Account rider:

**Principal Capital Appreciation Separate Account.** Principal Capital Appreciation Separate Account invests in a mutual fund that invests primarily in the common stocks of small, medium and large-capitalization companies. The mutual fund may also invest in REIT securities and below-investment-grade fixed-income securities. The Separate Account may also invest directly in the investments previously described or in some other type of investments that maintains the investments previously described.

- C. This Separate Account is added to the Table of Separate Account Features, where needed, as follows:

Separate Account	Current Annual Management Fee Percentage	Maximum Annual Management Fee Percentage	Maximum Number of Days Allowed to Defer Transfers or Payments
Principal Capital Appreciation Separate Account	0.00 <sup>3</sup>	2.00	270

<sup>3</sup> This charge does not include Management Fees of any underlying mutual funds. Please see the appropriate prospectuses for such charges.

The effective date of this endorsement is the later of (i) the date this endorsement has been approved for use in the state of delivery, or (ii) October 14, 2011.

PRINCIPAL LIFE INSURANCE COMPANY

A handwritten signature in black ink, appearing to read "Jay Zinfman". The signature is fluid and cursive, with the first name "Jay" and last name "Zinfman" clearly distinguishable.

Chairman, President and  
Chief Executive Officer

## Principal Life Insurance Company

### Separate Account Enhanced Rider Endorsement - 2011

This endorsement is made a part of the contract to which it is attached. All terms defined in the contract have the same meaning where used in this endorsement. Principal Disciplined LargeCap Blend Separate Account is merging into Principal Capital Appreciation Separate Account. The purpose of this endorsement is to add Principal Capital Appreciation Separate Account to the Separate Account rider to this contract which includes Principal Disciplined LargeCap Blend Separate Account.

- A. The following Separate Account is added, where needed, to the list of Separate Accounts contained on page one of the above referenced Separate Account rider:

Principal Capital Appreciation Separate Account

- B. The following Separate Account description is added, where needed, to Section A. of the above referenced Separate Account rider:

**Principal Capital Appreciation Separate Account.** Principal Capital Appreciation Separate Account invests in a mutual fund that invests primarily in the common stocks of small, medium and large-capitalization companies. The mutual fund may also invest in REIT securities and below-investment-grade fixed-income securities. The Separate Account may also invest directly in the investments previously described or in some other type of investments that maintains the investments previously described.

- C. This Separate Account is added to the Table of Separate Account Features, where needed, as follows:

Separate Account	Maximum Annual Management Fee Percentage	Maximum Number of Days Allowed to Defer Transfers or Payments
Principal Capital Appreciation Separate Account	2.00	270

The effective date of this endorsement is the later of (i) the date this endorsement has been approved for use in the state of delivery, or (ii) October 14, 2011.

PRINCIPAL LIFE INSURANCE COMPANY

A handwritten signature in black ink, appearing to read "Jay Zinfman". The signature is fluid and cursive, with the first name "Jay" and last name "Zinfman" clearly distinguishable.

Chairman, President and  
Chief Executive Officer



## **Principal Life Insurance Company**

### **Separate Account Enhanced Rider Endorsement - 2011**

This endorsement is made a part of the Document to which it is attached. All terms defined in the Document have the same meaning where used in this endorsement. Principal Disciplined LargeCap Blend Separate Account is merging into Principal Capital Appreciation Separate Account. The purpose of this endorsement is to add Principal Capital Appreciation Separate Account to the Separate Account rider to this Document which includes Principal Disciplined LargeCap Blend Separate Account.

The following Separate Account is added, where needed, to Table A Listing of Separate Accounts of the above referenced Separate Account rider:

Principal Capital Appreciation Separate Account

The effective date of this endorsement is the later of (i) the date this endorsement has been approved for use in the state of delivery, or (ii) October 14, 2011.

PRINCIPAL LIFE INSURANCE COMPANY

A handwritten signature in black ink, appearing to read "Larry Zimbleman". The signature is fluid and cursive, with the first name "Larry" and last name "Zimbleman" clearly distinguishable.

Chairman, President and  
Chief Executive Officer

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## Supporting Document Schedules

		Item Status:	Status Date:
<b>Bypassed - Item:</b>	Flesch Certification		
<b>Bypass Reason:</b>	Not applicable		
<b>Comments:</b>			
		Item Status:	Status Date:
<b>Bypassed - Item:</b>	Application		
<b>Bypass Reason:</b>	Not applicable		
<b>Comments:</b>			
		Item Status:	Status Date:
<b>Bypassed - Item:</b>	Life & Annuity - Acturial Memo		
<b>Bypass Reason:</b>	Not applicable		
<b>Comments:</b>			